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RESIDENTIAL EARTHQUAKE COVERAGE IN MISSOURI

Missouri Department of Commerce & Insurance

Statistics Section

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HIGHLIGHTS

Geologists generally concede that the New Madrid Seismic Zone presents a significant hazard to portions of the state. The highest risk area is roughly the state's southeast quadrant, extending from the bootheel up the Mississippi River to the entire St. Louis metropolitan statistics area (MSA). Unfortunately, residential insurance coverage for earthquakes in Missouri has grown increasingly difficult to obtain:

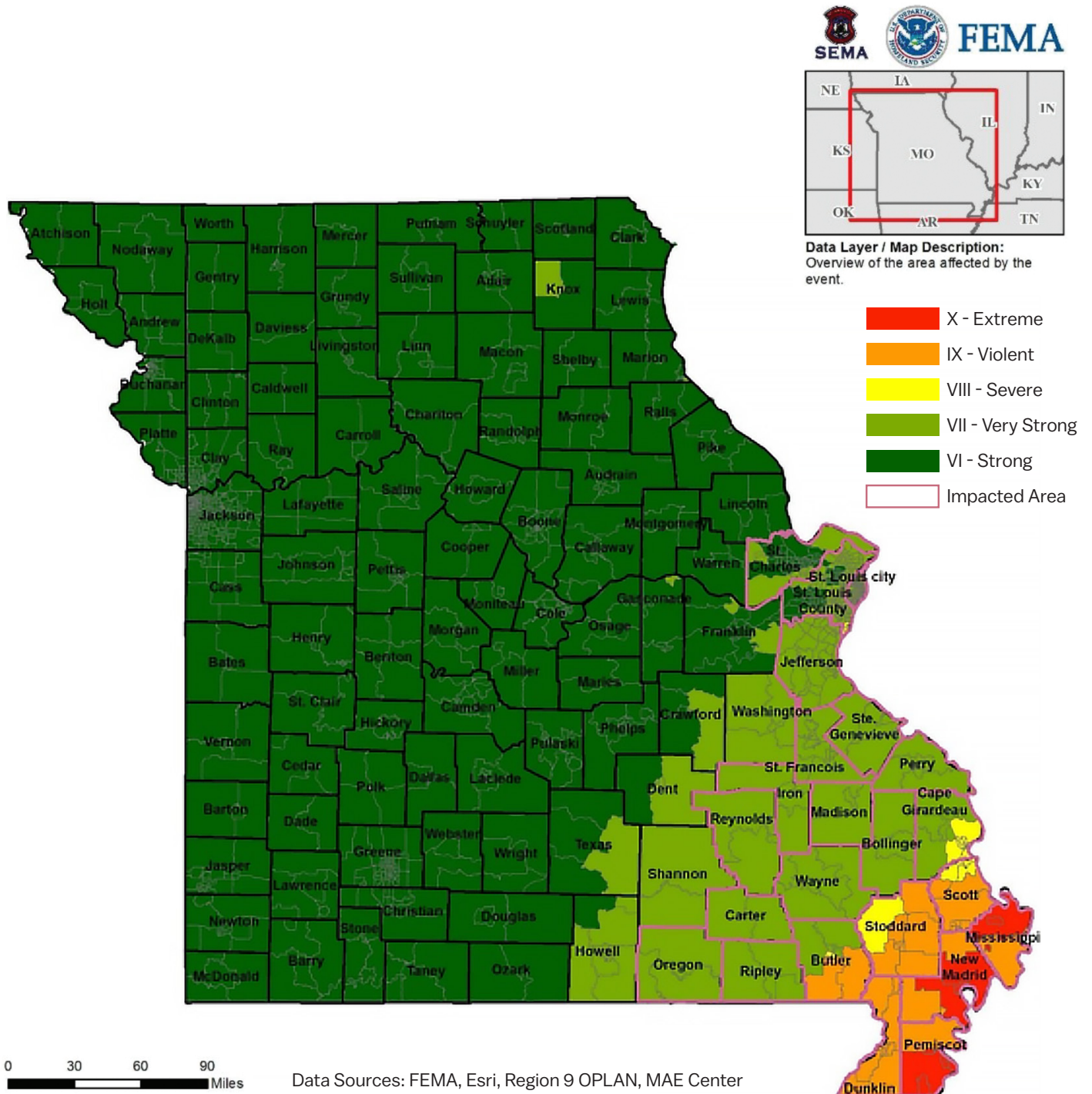
- Insurers have increasingly pulled out of high-risk areas of the state or have subjected such areas to stricter underwriting standards.
- Policyholders are required to self-insure to a significant extent through higher deductibles and the application of separate deductibles to structure and contents. Some insurers will only sell policies with a deductible equal to 20 or 25 percent of policy limits.
- The cost of coverage has increased dramatically in just the last ten years, particularly in high-risk areas.

This report presents data regarding trends in the earthquake insurance market in Missouri. Among the highlights:

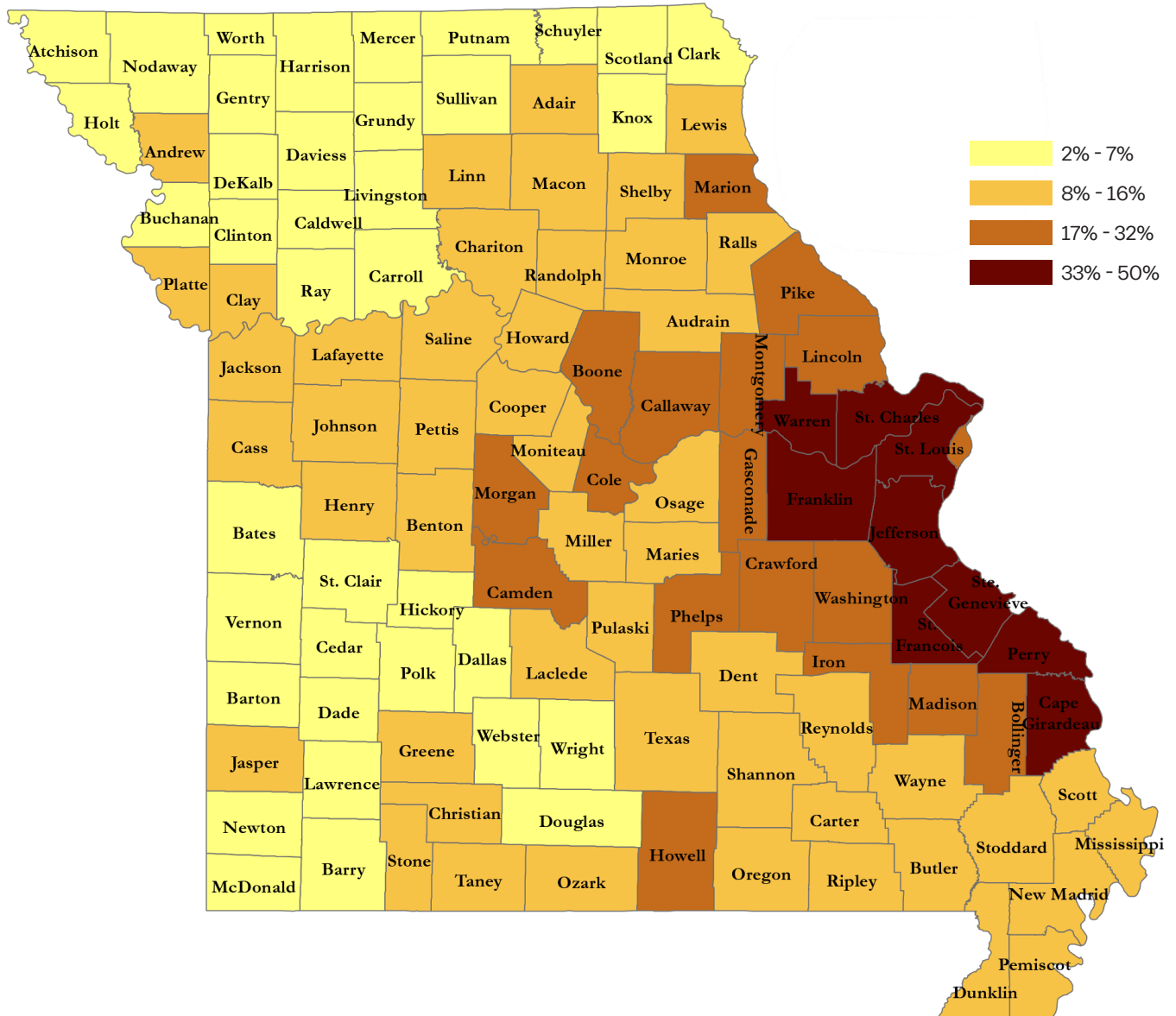
- The market has contracted significantly over the last twenty years. In the six-county New Madrid region of the state, the percentage of residences with earthquake coverage declined by an astonishing 49 percentage points between 2000 and 2022, from 60.2 to 10.9 percent.
- In 95 of Missouri's 115 counties, fewer than 20 percent of residences have earthquake coverage. Only in St. Charles County are at least half of insured residences covered for damage caused by earthquakes.
- The cost of earthquake coverage has increased significantly, particularly in the high-risk New Madrid area. Since 2015, costs have increased nearly 60 percent in the New Madrid counties. Since 2000, costs have increased by 891 percent.
- Based on a survey of Missouri insurers, nearly 28 percent of the earthquake market in New Madrid does not offer coverage with a deductible of less than 20 percent of the value of the insured property. Only 2 percent of the market offer policies with deductibles as low as five percent, compared to 38.5 percent of the earthquake market in the remainder of the state.

Mercalli Scale (Projected Earthquake Intensity)

Higher values indicate greater earthquake risk.



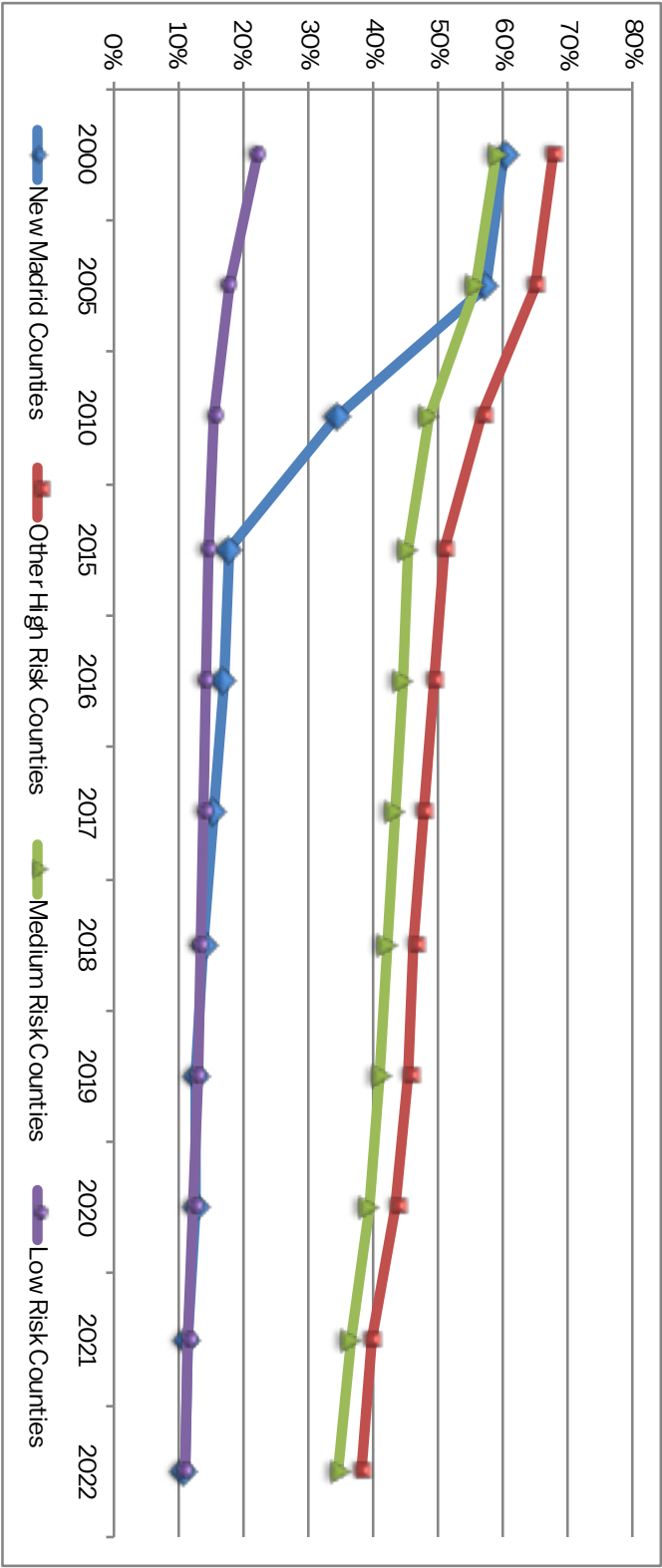
Percent of Residential Policies with Earthquake Coverage in 2022



Regional Trends

Percent of Residences with Earthquake Coverage

Region	2000	2005	2010	2015	2016	2017	2018	2019	2020	2021	2022	Percentage Point Change
New Madrid Counties*	60.2%	57.1%	34.3%	17.8%	16.9%	15.4%	13.9%	12.7%	12.7%	11.4%	10.9%	-49.3%
Other High-Risk Counties	67.6%	64.7%	56.6%	50.9%	49.3%	47.7%	46.3%	45.4%	43.5%	39.7%	38.1%	-29.5%
Medium Risk Counties	58.9%	55.6%	48.5%	45.3%	44.5%	43.2%	42.1%	41.1%	39.2%	36.4%	34.7%	-24.2%
Low-Risk Counties	22.1%	17.8%	15.5%	14.5%	14.1%	13.9%	13.3%	12.9%	12.4%	11.5%	10.9%	-11.2%
Missouri Total	43.6%	39.8%	34.2%	30.6%	29.7%	28.8%	27.8%	26.8%	25.7%	23.8%	22.8%	-20.8%

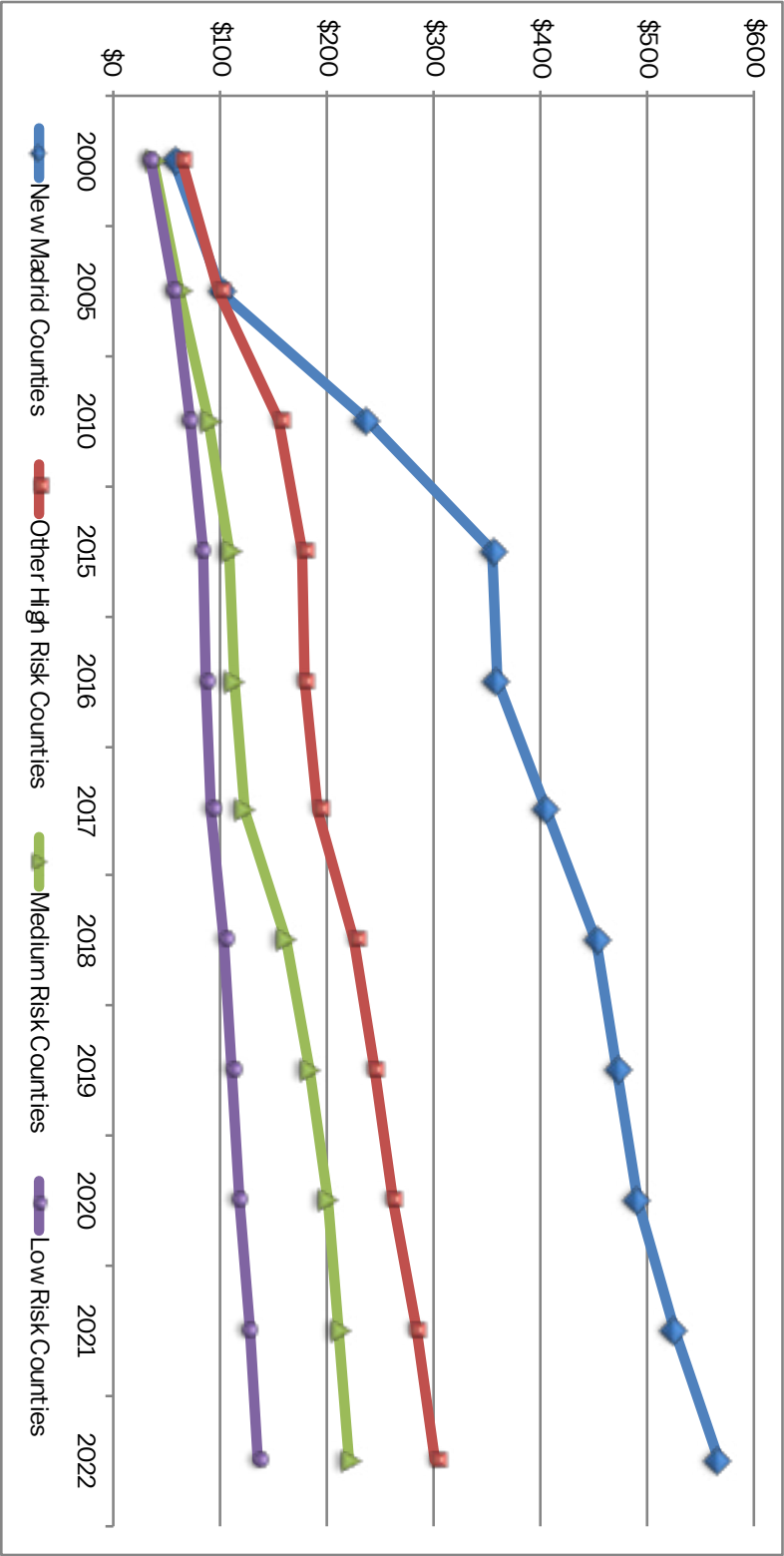


*Regions are defined by the projected earthquake intensity. New Madrid counties are the six most southeast counties.

Regional Trends

Average Annual Cost of Earthquake Coverage

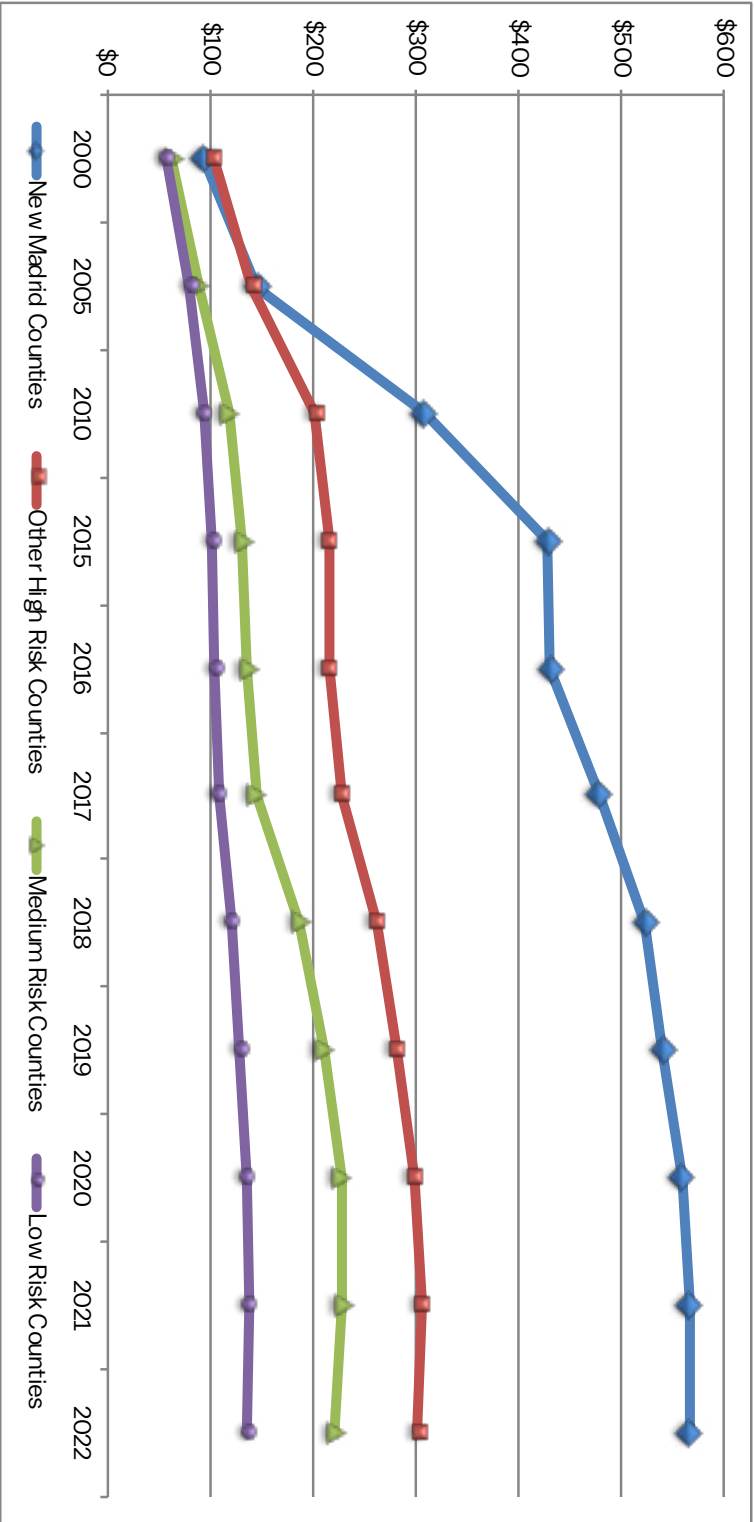
Region	2000	2005	2010	2015	2016	2017	2018	2019	2020	2021	2022
New Madrid Counties*	\$57	\$102	\$236	\$355	\$359	\$405	\$452	\$471	\$490	\$524	\$565
Other High-Risk Counties	\$63	\$99	\$155	\$178	\$179	\$192	\$226	\$245	\$261	\$283	\$301
Medium Risk Counties	\$39	\$62	\$90	\$109	\$113	\$122	\$162	\$183	\$200	\$212	\$221
Low-Risk Counties	\$35	\$56	\$71	\$84	\$87	\$92	\$104	\$112	\$118	\$127	\$135
Missouri Total	\$50	\$79	\$119	\$137	\$139	\$149	\$179	\$195	\$209	\$224	\$237



Regional Trends

Average Annual Cost of Earthquake Coverage, Inflation Adjusted (2022 Dollars)

Region	2000	2005	2010	2015	2016	2017	2018	2019	2020	2021	2022
New Madrid Counties	\$93	\$145	\$308	\$428	\$430	\$478	\$523	\$540	\$558	\$565	\$565
Other High-Risk Counties	\$103	\$141	\$202	\$214	\$214	\$227	\$262	\$280	\$297	\$305	\$301
Medium Risk Counties	\$63	\$89	\$117	\$131	\$135	\$144	\$187	\$210	\$227	\$228	\$221
Low-Risk Counties	\$57	\$80	\$93	\$101	\$104	\$108	\$120	\$128	\$134	\$137	\$135
Missouri Total	\$81	\$113	\$155	\$165	\$167	\$175	\$207	\$224	\$237	\$242	\$237



Market Penetration and Cost of Coverage, 2022

County	Earthquake Exposures	Homeowners, Farm, Mobile Home Exposures	% With Earthquake Endorsement	Average Premium, All Earthquake	Average Premium, \$110k - \$140k Coverage
Adair	607	5,884	10.3%	\$89	\$37
Andrew	1,176	13,492	8.7%	\$110	\$43
Atchison	67	1,622	4.1%	\$112	\$68
Audrain	923	5,540	16.7%	\$105	\$49
Barry	980	13,137	7.5%	\$122	\$53
Barton	145	2,875	5.0%	\$95	\$54
Bates	184	5,537	3.3%	\$123	\$59
Benton	813	8,361	9.7%	\$89	\$43
Bollinger	760	2,744	27.7%	\$193	\$87
Boone	9,631	46,936	20.5%	\$139	\$48
Buchanan	854	13,922	6.1%	\$93	\$42
Butler	1,140	10,493	10.9%	\$468	\$231
Caldwell	115	2,618	4.4%	\$88	\$46
Callaway	2,105	10,744	19.6%	\$112	\$48
Camden	6,995	24,962	28.0%	\$143	\$46
Cape Girardeau	8,710	19,570	44.5%	\$452	\$168
Carroll	142	2,164	6.6%	\$87	\$44
Carter	203	2,043	9.9%	\$165	\$85
Cass	2,957	33,210	8.9%	\$129	\$56
Cedar	251	4,817	5.2%	\$90	\$37
Chariton	176	2,113	8.3%	\$89	\$39
Christian	2,533	29,878	8.5%	\$149	\$46
Clark	134	2,684	5.0%	\$73	\$39
Clay	7,677	79,575	9.6%	\$116	\$47
Clinton	454	7,311	6.2%	\$112	\$65
Cole	5,148	23,865	21.6%	\$150	\$51
Cooper	529	4,466	11.8%	\$110	\$53
Crawford	1,498	6,679	22.4%	\$115	\$46
Dade	107	2,466	4.3%	\$118	\$44
Dallas	192	4,448	4.3%	\$83	\$45
Daviess	114	3,113	3.7%	\$109	\$37
De Kalb	77	2,529	3.0%	\$105	
Dent	539	4,637	11.6%	\$108	\$40
Douglas	263	3,894	6.8%	\$88	\$40
Dunklin	682	8,224	8.3%	\$650	\$398
Franklin	13,627	34,409	39.6%	\$212	\$59
Gasconade	1,211	5,682	21.3%	\$134	\$47
Gentry	63	2,029	3.1%	\$92	\$40
Greene	8,231	89,102	9.2%	\$153	\$45
Grundy	111	3,208	3.5%	\$86	\$45
Harrison	47	1,886	2.5%	\$86	\$41

County	Earthquake Exposures	Homeowners, Farm, Mobile Home Exposures	% With Earthquake Endorsement	Average Premium, All Earthquake	Average Premium, \$110k - \$140k Coverage
Henry	695	7,846	8.9%	\$96	\$45
Hickory	201	2,919	6.9%	\$104	\$40
Holt	37	1,868	2.0%	\$100	\$64
Howard	475	3,099	15.3%	\$86	\$41
Howell	2,099	11,880	17.7%	\$107	\$50
Iron	893	3,822	23.4%	\$126	\$75
Jackson	16,292	193,078	8.4%	\$132	\$52
Jasper	4,938	44,425	11.1%	\$123	\$43
Jefferson	30,423	66,138	46.0%	\$226	\$76
Johnson	1,156	12,481	9.3%	\$106	\$38
Knox	66	1,395	4.7%	\$83	\$36
Laclede	1,291	10,205	12.7%	\$102	\$44
Lafayette	916	9,718	9.4%	\$101	\$48
Lawrence	522	10,578	4.9%	\$107	\$39
Lewis	250	2,942	8.5%	\$86	\$53
Lincoln	5,991	18,505	32.4%	\$174	\$64
Linn	433	4,588	9.4%	\$76	\$40
Livingston	290	4,492	6.5%	\$88	\$39
McDonald	248	5,285	4.7%	\$85	\$47
Macon	414	4,498	9.2%	\$86	\$53
Madison	1,075	3,568	30.1%	\$162	\$86
Maries	286	1,830	15.6%	\$88	\$38
Marion	1,580	7,638	20.7%	\$105	\$46
Mercer	35	1,508	2.3%	\$79	\$30
Miller	812	6,689	12.1%	\$112	\$47
Mississippi	277	3,384	8.2%	\$542	\$323
Moniteau	422	3,729	11.3%	\$101	\$38
Monroe	400	3,884	10.3%	\$103	\$40
Montgomery	782	3,420	22.9%	\$133	\$49
Morgan	2,162	11,241	19.2%	\$106	\$46
New Madrid	379	3,525	10.8%	\$601	\$465
Newton	943	13,725	6.9%	\$106	\$42
Nodaway	141	3,977	3.5%	\$112	\$34
Oregon	463	3,067	15.1%	\$118	\$79
Osage	494	3,257	15.2%	\$140	\$40
Ozark	385	3,842	10.0%	\$85	\$39
Pemiscot	337	3,783	8.9%	\$595	\$265
Perry	1,728	3,811	45.3%	\$238	\$104
Pettis	1,239	9,592	12.9%	\$97	\$44
Phelps	2,334	12,246	19.1%	\$116	\$51
Pike	869	4,764	18.2%	\$120	\$60
Platte	3,138	30,941	10.1%	\$132	\$43
Polk	710	10,006	7.1%	\$109	\$44

County	Earthquake Exposures	Homeowners, Farm, Mobile Home Exposures	% With Earthquake Endorsement	Average Premium, All Earthquake	Average Premium, \$110k - \$140k Coverage
Pulaski	921	8,813	10.5%	\$109	\$47
Putnam	78	1,530	5.1%	\$132	\$45
Ralls	461	3,236	14.2%	\$104	\$44
Randolph	703	7,168	9.8%	\$92	\$39
Ray	414	6,641	6.2%	\$98	\$46
Reynolds	329	2,177	15.1%	\$135	\$81
Ripley	400	3,510	11.4%	\$186	\$122
St. Charles	56,150	113,051	49.7%	\$269	\$76
St. Clair	129	2,626	4.9%	\$96	\$54
Ste. Genevieve	2,413	5,478	44.0%	\$208	\$98
St. Francois	6,803	17,921	38.0%	\$162	\$68
St. Louis	137,014	307,799	44.5%	\$303	\$84
Saline	714	5,993	11.9%	\$95	\$42
Schuyler	23	828	2.8%	\$88	\$36
Scotland	64	2,002	3.2%	\$88	
Scott	1,689	13,415	12.6%	\$618	\$319
Shannon	226	1,743	13.0%	\$120	\$80
Shelby	176	1,937	9.1%	\$81	\$37
Stoddard	1,347	11,063	12.2%	\$441	\$224
Stone	1,685	13,986	12.0%	\$134	\$42
Sullivan	75	2,157	3.5%	\$76	
Taney	2,398	18,507	13.0%	\$109	\$43
Texas	516	5,782	8.9%	\$114	\$50
Vernon	389	6,471	6.0%	\$86	\$43
Warren	4,467	11,771	37.9%	\$185	\$64
Washington	1,510	6,264	24.1%	\$104	\$52
Wayne	590	4,386	13.5%	\$191	\$100
Webster	1,087	14,896	7.3%	\$143	\$49
Worth	13	529	2.5%	\$102	
Wright	420	6,923	6.1%	\$100	\$46
St. Louis City	13,134	66,245	19.8%	\$293	\$118
Missouri Total	413,817	1,817,356	22.8%	\$237	\$89

Percent of Insured Dwellings with Earthquake Coverage

County	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	Percentage Point Difference 2013-2022
Adair	18.6%	19.9%	17.0%	17.0%	15.7%	14.7%	13.5%	11.4%	10.6%	10.3%	-9.6%
Andrew	12.8%	13.2%	11.9%	11.8%	11.7%	11.0%	10.8%	10.2%	9.4%	8.7%	-4.5%
Atchison	6.9%	7.4%	6.9%	6.9%	6.9%	6.7%	6.2%	4.8%	4.7%	4.1%	-3.2%
Audrain	29.3%	32.1%	26.6%	26.6%	24.8%	24.2%	23.3%	19.9%	18.0%	16.7%	-15.4%
Barry	9.2%	9.0%	8.6%	8.6%	9.1%	8.8%	8.3%	8.1%	7.6%	7.5%	-1.5%
Barton	8.2%	6.7%	7.2%	7.3%	6.6%	5.8%	5.6%	5.3%	5.7%	5.1%	-1.6%
Bates	6.0%	6.1%	5.4%	5.1%	5.2%	4.6%	4.7%	4.1%	3.8%	3.3%	-2.7%
Benton	14.9%	15.1%	13.1%	12.9%	12.5%	11.9%	11.7%	10.8%	10.3%	9.7%	-5.4%
Bollinger	37.0%	35.2%	33.1%	32.1%	32.4%	30.9%	29.6%	26.4%	26.0%	27.7%	-7.5%
Boone	26.5%	26.5%	25.4%	25.0%	24.7%	24.3%	23.8%	22.9%	21.2%	20.5%	-6.0%
Buchanan	8.6%	9.1%	7.8%	7.6%	7.5%	7.1%	7.0%	6.6%	6.3%	6.1%	-3.0%
Butler	27.1%	22.7%	20.4%	19.7%	18.6%	17.0%	15.4%	13.7%	11.3%	10.9%	-11.8%
Caldwell	6.7%	7.2%	6.5%	6.9%	6.8%	5.6%	5.3%	4.4%	4.4%	4.4%	-2.9%
Callaway	26.6%	25.8%	25.5%	24.8%	24.9%	24.0%	24.1%	22.5%	20.4%	19.6%	-6.2%
Camden	37.2%	36.4%	35.8%	34.3%	33.8%	32.8%	31.9%	31.1%	29.2%	28.0%	-8.4%
Cape Girardeau	68.8%	62.4%	60.2%	60.2%	57.9%	56.0%	54.0%	53.4%	48.0%	44.5%	-17.9%
Carroll	13.1%	13.4%	11.8%	11.6%	11.5%	10.0%	9.2%	7.9%	7.1%	6.6%	-6.8%
Carter	18.4%	16.5%	16.2%	14.8%	14.5%	13.6%	12.6%	10.2%	10.3%	9.9%	-6.6%
Cass	11.7%	11.6%	11.1%	11.0%	11.1%	10.7%	10.5%	10.1%	9.5%	8.9%	-2.7%
Cedar	9.6%	8.9%	8.1%	7.3%	7.1%	6.5%	6.5%	5.4%	5.3%	5.2%	-3.7%
Chariton	17.0%	17.5%	16.0%	16.2%	14.7%	12.2%	11.9%	9.4%	8.8%	8.3%	-9.2%
Christian	12.8%	11.5%	10.7%	10.3%	9.8%	9.6%	9.2%	9.8%	8.9%	8.5%	-3.0%
Clark	11.4%	12.2%	9.6%	9.4%	9.0%	7.5%	7.2%	5.8%	5.4%	5.0%	-7.2%
Clay	13.0%	12.9%	12.3%	12.1%	12.2%	11.9%	11.6%	11.3%	10.2%	9.6%	-3.2%
Clinton	8.9%	9.1%	7.8%	8.0%	8.1%	8.0%	7.6%	6.8%	6.3%	6.2%	-2.9%
Cole	31.5%	29.6%	29.5%	28.7%	28.0%	26.5%	26.2%	24.7%	22.8%	21.6%	-8.1%
Cooper	16.4%	14.7%	16.1%	16.0%	15.5%	15.0%	14.4%	13.1%	12.1%	11.8%	-2.8%
Crawford	34.4%	34.0%	32.1%	31.2%	30.2%	28.2%	28.1%	25.2%	23.4%	22.4%	-11.6%
Dade	7.5%	7.3%	6.7%	6.6%	6.2%	5.8%	5.6%	5.3%	4.8%	4.3%	-3.0%
Dallas	6.6%	6.4%	6.0%	5.6%	6.0%	5.1%	5.2%	4.7%	4.4%	4.3%	-2.1%

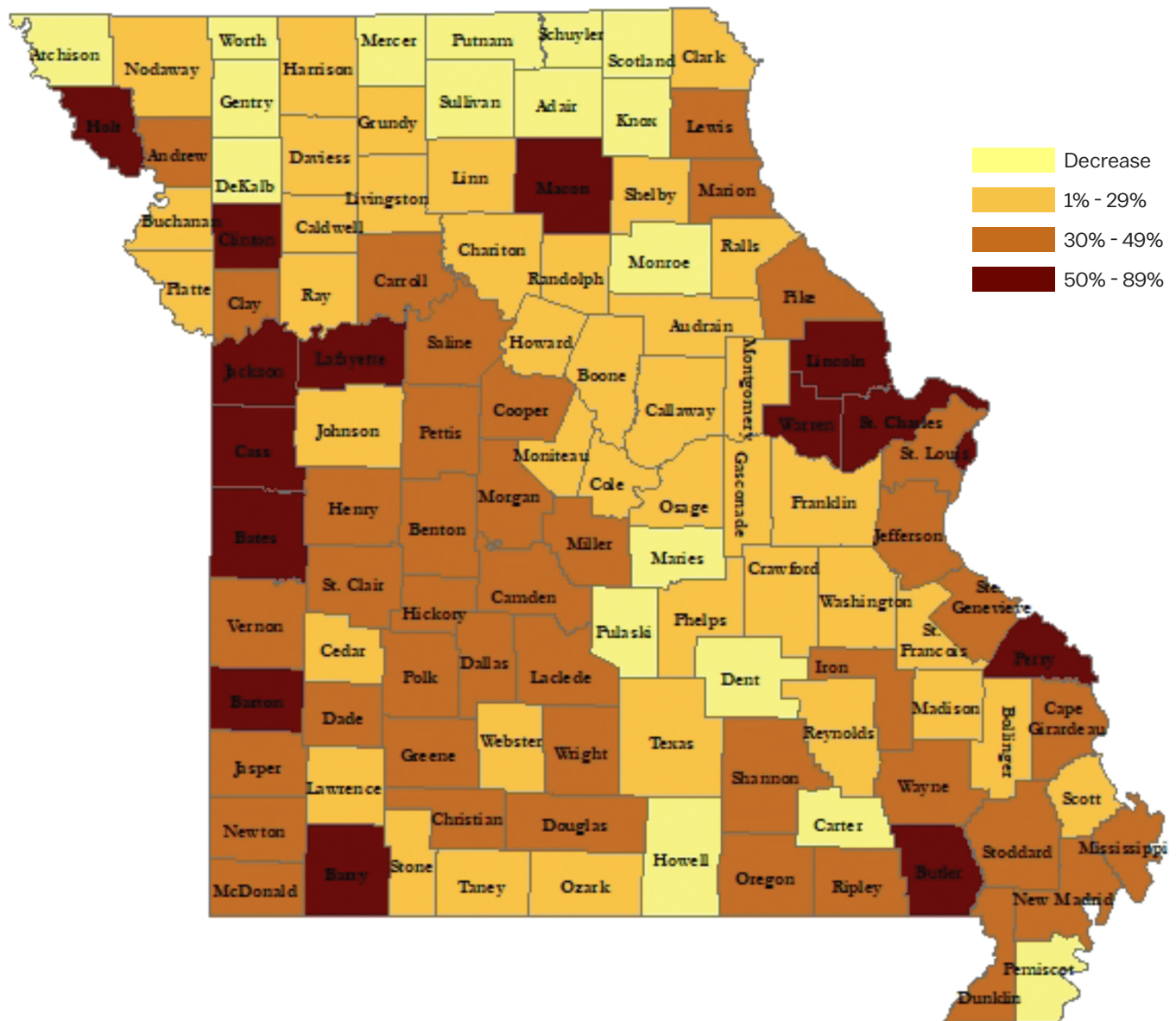
County	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	Percentage Point Difference 2013-2022
Daviess	5.8%	6.5%	5.4%	5.6%	5.6%	5.0%	4.8%	4.4%	3.9%	3.7%	-2.8%
De Kalb	4.6%	5.5%	4.3%	4.4%	4.4%	4.1%	3.7%	3.3%	3.2%	3.0%	-2.5%
Dent	19.1%	18.2%	18.0%	17.4%	16.1%	14.5%	14.1%	13.2%	11.9%	11.6%	-6.6%
Douglas	10.0%	8.8%	8.8%	8.6%	7.7%	7.7%	8.6%	7.6%	7.0%	6.7%	-2.1%
Dunklin	22.3%	14.3%	14.0%	13.0%	12.5%	11.2%	10.5%	10.6%	8.8%	8.3%	-6.0%
Franklin	51.7%	50.1%	49.5%	48.0%	47.2%	45.6%	44.3%	42.7%	40.4%	39.6%	-10.5%
Gasconade	40.7%	39.4%	38.0%	36.1%	34.8%	29.8%	27.2%	25.2%	23.6%	21.3%	-18.1%
Gentry	7.0%	7.5%	6.7%	6.4%	6.2%	5.2%	4.7%	3.2%	3.1%	3.1%	-4.5%
Greene	13.5%	12.9%	11.9%	11.4%	11.1%	11.0%	10.5%	10.9%	9.9%	9.2%	-3.7%
Grundy	7.3%	7.7%	6.9%	6.8%	6.4%	5.7%	4.6%	4.0%	3.7%	3.5%	-4.2%
Harrison	4.3%	4.2%	4.5%	4.5%	4.5%	4.4%	4.0%	2.7%	2.6%	2.5%	-1.7%
Henry	14.9%	14.9%	13.7%	13.3%	13.2%	11.9%	11.5%	10.6%	9.4%	8.9%	-6.1%
Hickory	11.0%	11.2%	9.7%	9.0%	8.6%	8.1%	8.2%	8.5%	7.4%	6.9%	-4.3%
Holt	4.4%	4.2%	4.4%	4.0%	4.0%	3.7%	3.8%	2.4%	2.0%	2.0%	-2.2%
Howard	23.4%	24.6%	22.9%	22.2%	21.9%	20.1%	19.6%	17.0%	14.8%	15.3%	-9.3%
Howell	24.2%	23.1%	23.3%	21.3%	20.5%	19.5%	18.9%	18.4%	17.6%	17.7%	-5.4%
Iron	36.1%	36.9%	35.8%	33.5%	31.5%	30.3%	29.0%	27.0%	24.3%	23.4%	-13.6%
Jackson	11.7%	11.9%	11.1%	10.8%	10.9%	10.5%	10.3%	10.0%	9.0%	8.4%	-3.4%
Jasper	16.5%	15.6%	14.1%	13.7%	13.4%	12.6%	12.0%	12.3%	11.5%	11.1%	-4.5%
Jefferson	59.1%	57.8%	56.6%	55.6%	54.1%	53.2%	51.8%	50.9%	47.6%	46.0%	-11.8%
Johnson	13.2%	13.1%	12.3%	12.0%	12.1%	11.7%	11.1%	10.6%	9.7%	9.3%	-3.8%
Knox	11.6%	11.8%	10.2%	9.7%	10.3%	8.3%	8.4%	6.2%	5.0%	4.7%	-7.1%
Laclede	19.6%	19.1%	17.4%	16.8%	15.6%	15.2%	14.5%	13.7%	12.6%	12.7%	-6.5%
Lafayette	13.8%	15.1%	13.2%	13.1%	12.9%	11.8%	11.3%	10.5%	10.0%	9.4%	-5.7%
Lawrence	9.2%	9.1%	8.1%	8.0%	7.6%	6.8%	6.3%	6.0%	5.3%	4.9%	-4.2%
Lewis	15.9%	16.1%	13.6%	13.1%	12.6%	10.7%	9.7%	9.4%	8.7%	8.5%	-7.6%
Lincoln	44.1%	44.0%	42.0%	40.9%	38.6%	38.0%	36.5%	34.7%	33.4%	32.4%	-11.6%
Linn	21.5%	21.1%	19.2%	18.1%	16.7%	15.4%	14.4%	13.6%	10.9%	9.4%	-11.7%
Livingston	10.7%	10.9%	9.8%	9.6%	9.1%	8.6%	8.0%	7.0%	6.6%	6.5%	-4.4%
McDonald	6.4%	5.7%	5.7%	5.7%	5.9%	5.2%	5.1%	5.1%	4.9%	4.7%	-1.0%
Macon	16.6%	17.0%	14.6%	13.8%	13.1%	12.0%	11.6%	10.8%	9.4%	9.2%	-7.8%
Madison	38.8%	40.6%	37.9%	38.7%	38.8%	36.9%	35.0%	33.7%	30.3%	30.1%	-10.5%

County	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	Percentage Point Difference 2013-2022
Maries	23.9%	23.0%	24.1%	24.1%	22.7%	21.5%	19.3%	18.1%	16.7%	15.6%	-7.4%
Marion	32.1%	33.1%	28.8%	28.4%	28.0%	26.3%	25.1%	22.8%	21.2%	20.7%	-12.4%
Mercer	5.6%	6.1%	5.2%	4.7%	5.0%	4.1%	4.0%	2.7%	2.3%	2.3%	-3.8%
Miller	18.3%	18.1%	16.7%	16.5%	15.6%	14.5%	13.6%	13.2%	12.4%	12.1%	-6.0%
Mississippi	22.1%	13.7%	13.3%	12.5%	11.0%	8.7%	9.0%	9.2%	8.8%	8.2%	-5.5%
Moniteau	18.3%	18.0%	16.4%	15.8%	16.1%	15.0%	14.5%	13.3%	12.6%	11.3%	-6.7%
Monroe	20.2%	19.5%	18.1%	17.1%	16.9%	13.4%	14.3%	13.1%	11.0%	10.3%	-9.2%
Montgomery	34.2%	35.1%	31.7%	31.2%	31.1%	29.6%	28.9%	24.9%	24.2%	22.9%	-12.2%
Morgan	29.2%	27.6%	26.8%	26.5%	24.9%	24.0%	22.8%	21.6%	20.1%	19.2%	-8.4%
New Madrid	20.2%	15.7%	14.9%	14.3%	13.2%	12.3%	11.4%	12.2%	11.0%	10.8%	-4.9%
Newton	10.3%	9.5%	9.0%	9.0%	8.9%	8.2%	8.0%	7.6%	7.3%	6.9%	-2.7%
Nodaway	5.2%	5.4%	4.4%	4.5%	4.6%	4.0%	4.1%	3.9%	3.9%	3.5%	-1.8%
Oregon	23.9%	24.2%	23.5%	21.4%	19.9%	18.4%	17.1%	16.1%	14.9%	15.1%	-9.1%
Osage	22.6%	23.4%	20.6%	20.4%	20.1%	18.3%	17.9%	16.8%	15.4%	15.2%	-8.2%
Ozark	14.1%	13.7%	12.9%	12.0%	12.3%	12.4%	11.2%	10.4%	9.8%	10.0%	-3.7%
Pemiscot	15.6%	10.4%	12.3%	12.3%	11.5%	11.0%	10.7%	9.8%	8.6%	8.9%	-1.5%
Perry	69.2%	69.0%	66.8%	66.4%	64.7%	58.5%	54.2%	48.1%	46.4%	45.3%	-23.6%
Pettis	17.8%	17.8%	16.1%	15.8%	16.0%	15.6%	14.9%	14.4%	13.8%	12.9%	-4.9%
Phelps	25.8%	27.2%	24.4%	23.9%	23.5%	22.2%	21.2%	20.7%	19.7%	19.1%	-8.1%
Pike	27.9%	31.5%	25.4%	24.9%	23.5%	22.0%	20.8%	19.0%	18.0%	18.2%	-13.3%
Platte	12.7%	12.4%	12.1%	12.2%	12.3%	12.3%	12.2%	11.8%	10.8%	10.1%	-2.3%
Polk	11.3%	10.4%	10.0%	9.6%	8.7%	8.3%	8.2%	8.1%	7.4%	7.1%	-3.3%
Pulaski	15.0%	12.8%	13.9%	13.7%	13.4%	12.7%	12.2%	11.6%	10.5%	10.4%	-2.3%
Putnam	7.2%	7.6%	7.3%	7.1%	6.6%	6.4%	6.4%	5.8%	5.5%	5.1%	-2.5%
Ralls	26.0%	28.3%	24.5%	23.7%	24.4%	20.6%	20.3%	16.7%	15.4%	14.3%	-14.1%
Randolph	18.9%	19.7%	17.0%	16.3%	15.5%	13.9%	13.1%	12.1%	10.2%	9.8%	-9.9%
Ray	11.3%	11.1%	10.3%	10.0%	9.5%	8.7%	8.2%	7.4%	6.7%	6.2%	-4.9%
Reynolds	21.1%	22.4%	18.7%	19.1%	18.5%	17.6%	17.0%	16.3%	15.5%	15.1%	-7.4%
Ripley	23.0%	20.7%	18.0%	17.2%	16.9%	16.0%	15.1%	13.2%	12.3%	11.4%	-9.3%
St. Charles	66.2%	64.1%	63.6%	62.0%	60.6%	60.1%	58.7%	56.9%	52.7%	49.7%	-14.5%
St. Clair	5.8%	5.7%	5.9%	5.6%	5.6%	5.4%	5.3%	4.9%	5.0%	4.9%	-0.9%
Ste. Genevieve	66.3%	66.1%	64.0%	61.8%	59.2%	54.0%	53.2%	48.2%	45.7%	44.0%	-22.0%

County	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	Percentage Point Difference 2013-2022
St. Francois	54.4%	52.7%	50.7%	49.3%	48.0%	45.2%	44.7%	43.2%	40.0%	38.0%	-14.7%
St. Louis	61.0%	59.7%	57.8%	56.0%	54.4%	53.1%	52.4%	50.5%	46.1%	44.5%	-15.2%
Saline	19.4%	22.2%	18.3%	18.5%	17.3%	15.8%	14.6%	13.3%	12.0%	11.9%	-10.3%
Schuyler	7.0%	6.0%	6.4%	6.4%	6.0%	5.2%	4.5%	3.5%	3.2%	2.7%	-3.3%
Scotland	10.8%	10.4%	9.4%	9.3%	7.9%	5.8%	6.0%	4.3%	3.8%	3.2%	-7.2%
Scott	33.5%	25.4%	22.7%	21.8%	19.5%	18.0%	15.4%	15.5%	13.5%	12.6%	-12.8%
Shannon	17.8%	16.4%	17.0%	16.7%	15.7%	14.7%	13.8%	13.2%	12.8%	12.9%	-3.4%
Shelby	14.9%	15.1%	14.3%	14.0%	13.6%	10.5%	11.1%	9.5%	9.0%	9.1%	-6.1%
Stoddard	30.6%	24.0%	20.7%	19.2%	17.2%	15.3%	13.6%	13.3%	12.5%	12.2%	-11.8%
Stone	15.5%	16.4%	14.8%	14.6%	14.8%	14.5%	13.8%	13.6%	12.8%	12.0%	-4.4%
Sullivan	6.5%	5.6%	5.7%	5.5%	5.2%	4.7%	4.4%	3.7%	3.3%	3.5%	-2.1%
Taney	17.5%	18.7%	16.8%	16.5%	16.6%	16.2%	15.4%	15.1%	13.7%	13.0%	-5.7%
Texas	13.9%	12.6%	11.8%	11.9%	11.7%	10.9%	10.3%	9.5%	8.9%	8.9%	-3.7%
Vernon	9.2%	9.4%	8.6%	9.5%	9.0%	8.6%	8.0%	6.8%	6.5%	6.0%	-3.4%
Warren	49.8%	51.2%	49.0%	47.9%	45.9%	45.1%	44.1%	41.0%	39.3%	37.9%	-13.3%
Washington	38.4%	36.5%	36.1%	35.3%	34.6%	30.9%	29.8%	27.1%	25.9%	24.1%	-12.4%
Wayne	21.9%	20.8%	18.8%	18.3%	17.7%	16.8%	16.0%	15.0%	14.2%	13.5%	-7.4%
Webster	12.3%	10.5%	10.8%	10.2%	10.1%	9.4%	9.0%	8.4%	7.6%	7.3%	-3.2%
Worth	6.2%	5.7%	4.4%	4.1%	6.0%	4.8%	3.7%	3.1%	3.1%	2.5%	-3.2%
Wright	13.1%	12.6%	11.8%	10.6%	10.5%	9.1%	8.9%	7.3%	6.5%	6.1%	-6.5%
St. Louis City	34.8%	33.2%	30.5%	29.0%	27.5%	26.1%	25.8%	23.8%	20.7%	19.8%	-13.3%
Missouri Total	33.2%	32.8%	30.6%	29.7%	28.7%	27.8%	26.8%	25.7%	23.8%	22.8%	-10.1%

Percent Change in Cost of Earthquake Coverage, 2013 - 2022

\$110-\$140 Coverage Limits



Average Annual Cost of Earthquake Coverage, 2013-2022

\$110-\$140 Coverage Limits

County	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	% Change, 2013-2022
Adair	\$39	\$33	\$35	\$36	\$38	\$41	\$43	\$43	\$44	\$36	-6%
Andrew	\$33	\$31	\$32	\$33	\$38	\$41	\$42	\$43	\$42	\$44	35%
Atchison	\$39	\$32	\$38	\$38	\$38	\$44	\$47	\$46	\$54	\$120	211%
Audrain	\$38	\$34	\$37	\$36	\$38	\$45	\$47	\$46	\$46	\$49	30%
Barry	\$34	\$36	\$38	\$40	\$40	\$46	\$48	\$47	\$46	\$52	51%
Barton	\$35	\$29	\$38	\$36	\$38	\$43	\$46	\$47	\$48	\$52	48%
Bates	\$34	\$36	\$36	\$38	\$45	\$43	\$42	\$43	\$70	\$56	65%
Benton	\$31	\$31	\$34	\$33	\$37	\$42	\$42	\$44	\$45	\$44	40%
Bollinger	\$84	\$73	\$82	\$80	\$84	\$103	\$107	\$102	\$96	\$88	4%
Boone	\$40	\$35	\$37	\$38	\$40	\$44	\$43	\$44	\$45	\$48	19%
Buchanan	\$36	\$34	\$36	\$38	\$37	\$44	\$42	\$43	\$43	\$42	19%
Butler	\$136	\$135	\$140	\$136	\$157	\$192	\$198	\$207	\$229	\$231	70%
Caldwell	\$41	\$39	\$39	\$41	\$36	\$42	\$38	\$43	\$77	\$46	13%
Callaway	\$39	\$35	\$38	\$39	\$39	\$46	\$46	\$45	\$45	\$48	22%
Camden	\$32	\$34	\$36	\$36	\$37	\$41	\$42	\$41	\$43	\$46	43%
Cape Girardeau	\$119	\$120	\$121	\$122	\$137	\$157	\$161	\$167	\$174	\$168	41%
Carroll	\$31	\$29	\$34	\$34	\$35	\$44	\$43	\$42	\$44	\$49	58%
Carter	\$86	\$61	\$75	\$73	\$82	\$86	\$84	\$80	\$82	\$85	0%
Cass	\$36	\$34	\$36	\$38	\$39	\$43	\$44	\$62	\$51	\$56	57%
Cedar	\$34	\$33	\$34	\$39	\$42	\$44	\$41	\$37	\$43	\$38	12%
Chariton	\$38	\$28	\$33	\$33	\$35	\$41	\$39	\$37	\$40	\$40	6%
Christian	\$34	\$33	\$36	\$37	\$40	\$42	\$42	\$40	\$44	\$47	40%
Clark	\$31	\$31	\$32	\$33	\$35	\$42	\$44	\$40	\$37	\$39	24%
Clay	\$34	\$33	\$35	\$38	\$45	\$44	\$44	\$45	\$45	\$46	35%
Clinton	\$34	\$32	\$33	\$35	\$37	\$43	\$46	\$43	\$49	\$63	84%
Cole	\$41	\$39	\$41	\$43	\$45	\$50	\$50	\$50	\$50	\$51	24%
Cooper	\$39	\$36	\$43	\$44	\$52	\$47	\$43	\$41	\$44	\$53	36%
Crawford	\$41	\$34	\$36	\$38	\$38	\$45	\$45	\$46	\$46	\$46	11%
Dade	\$32	\$42	\$44	\$41	\$43	\$50	\$49	\$48	\$48	\$45	39%
Dallas	\$31	\$33	\$37	\$38	\$36	\$39	\$41	\$40	\$54	\$47	52%

County	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	% Change, 2013-2022
Daviess	\$33	\$34	\$35	\$37	\$35	\$43	\$44	\$44	\$40	\$38	14%
De Kalb	\$36	\$35	\$36	\$37	\$32	\$39	\$36	\$35	\$43		
Dent	\$42	\$35	\$39	\$38	\$38	\$41	\$44	\$43	\$44	\$40	-5%
Douglas	\$30	\$29	\$32	\$36	\$37	\$47	\$45	\$44	\$45	\$41	34%
Dunklin	\$273	\$295	\$356	\$363	\$358	\$375	\$404	\$430	\$435	\$399	46%
Franklin	\$46	\$46	\$48	\$49	\$52	\$58	\$60	\$63	\$62	\$59	28%
Gasconade	\$37	\$34	\$37	\$39	\$44	\$49	\$46	\$43	\$43	\$47	25%
Gentry	\$47	\$40	\$42	\$44	\$44	\$47	\$47	\$44	\$34	\$35	-25%
Greene	\$34	\$33	\$37	\$37	\$38	\$42	\$42	\$42	\$43	\$45	33%
Grundy	\$37	\$37	\$38	\$39	\$41	\$54	\$56	\$36	\$39	\$45	21%
Harrison	\$36	\$32	\$38	\$38	\$39	\$48	\$51	\$43	\$42	\$45	26%
Henry	\$34	\$30	\$31	\$33	\$36	\$41	\$41	\$40	\$44	\$45	31%
Hickory	\$32	\$31	\$33	\$35	\$37	\$41	\$43	\$46	\$33	\$43	35%
Holt	\$35	\$30	\$41	\$46	\$33	\$40	\$42	\$41	\$52	\$56	62%
Howard	\$38	\$31	\$34	\$34	\$37	\$43	\$42	\$42	\$42	\$41	6%
Howell	\$51	\$39	\$44	\$44	\$44	\$51	\$51	\$51	\$53	\$49	-3%
Iron	\$55	\$51	\$55	\$56	\$61	\$68	\$71	\$75	\$73	\$76	40%
Jackson	\$34	\$34	\$36	\$38	\$41	\$45	\$47	\$48	\$52	\$53	53%
Jasper	\$32	\$32	\$34	\$34	\$35	\$40	\$41	\$43	\$42	\$43	35%
Jefferson	\$50	\$51	\$55	\$57	\$60	\$68	\$69	\$74	\$74	\$76	50%
Johnson	\$34	\$33	\$33	\$34	\$35	\$40	\$40	\$40	\$41	\$38	14%
Knox	\$39	\$32	\$35	\$35	\$35	\$42	\$40	\$39	\$40	\$37	-6%
Laclede	\$33	\$33	\$35	\$35	\$35	\$42	\$42	\$42	\$42	\$44	35%
Lafayette	\$31	\$30	\$30	\$33	\$35	\$43	\$45	\$44	\$47	\$49	58%
Lawrence	\$34	\$33	\$36	\$35	\$38	\$41	\$40	\$37	\$39	\$40	18%
Lewis	\$40	\$34	\$33	\$36	\$44	\$36	\$41	\$42	\$40	\$57	44%
Lincoln	\$42	\$37	\$39	\$39	\$44	\$48	\$48	\$51	\$50	\$64	55%
Linn	\$31	\$31	\$31	\$31	\$32	\$42	\$41	\$39	\$39	\$39	27%
Livingston	\$31	\$32	\$31	\$35	\$36	\$45	\$42	\$41	\$42	\$40	30%
McDonald	\$35	\$33	\$35	\$37	\$36	\$42	\$44	\$45	\$48	\$47	35%
Macon	\$32	\$29	\$32	\$34	\$37	\$43	\$44	\$63	\$45	\$53	65%
Madison	\$69	\$57	\$69	\$71	\$79	\$88	\$83	\$83	\$85	\$86	23%
Maries	\$47	\$35	\$41	\$40	\$43	\$42	\$46	\$53	\$50	\$38	-19%

County	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	% Change, 2013-2022
Marion	\$34	\$32	\$32	\$35	\$37	\$42	\$43	\$44	\$45	\$46	34%
Mercer	\$33	\$26	\$41	\$37	\$44	\$52	\$61	\$66	\$66	\$60	82%
Miller	\$33	\$31	\$33	\$34	\$36	\$41	\$41	\$42	\$44	\$47	42%
Mississippi	\$232	\$280	\$308	\$307	\$355	\$373	\$386	\$341	\$323	\$337	45%
Moniteau	\$32	\$29	\$33	\$34	\$44	\$42	\$41	\$39	\$39	\$38	21%
Monroe	\$43	\$34	\$38	\$39	\$40	\$43	\$43	\$45	\$48	\$41	-5%
Montgomery	\$43	\$39	\$37	\$39	\$41	\$46	\$47	\$46	\$44	\$48	10%
Morgan	\$33	\$33	\$36	\$36	\$38	\$43	\$43	\$44	\$47	\$46	38%
New Madrid	\$333	\$301	\$319	\$309	\$349	\$411	\$436	\$446	\$431	\$465	40%
Newton	\$31	\$33	\$33	\$35	\$36	\$40	\$40	\$40	\$41	\$42	36%
Nodaway	\$34	\$34	\$32	\$33	\$35	\$42	\$45	\$48	\$46	\$39	12%
Oregon	\$58	\$46	\$66	\$63	\$64	\$70	\$70	\$73	\$80	\$80	37%
Osage	\$40	\$37	\$38	\$45	\$58	\$48	\$42	\$41	\$41	\$44	8%
Ozark	\$34	\$35	\$37	\$36	\$38	\$40	\$40	\$41	\$41	\$38	12%
Pemiscot	\$282	\$333	\$411	\$387	\$445	\$488	\$468	\$410	\$272	\$265	-6%
Perry	\$67	\$66	\$71	\$72	\$77	\$89	\$91	\$94	\$98	\$103	54%
Pettis	\$32	\$32	\$35	\$34	\$36	\$41	\$40	\$42	\$43	\$44	36%
Phelps	\$41	\$34	\$38	\$39	\$40	\$47	\$48	\$47	\$48	\$51	27%
Pike	\$43	\$35	\$37	\$38	\$40	\$48	\$50	\$53	\$54	\$60	39%
Platte	\$35	\$32	\$34	\$37	\$40	\$43	\$45	\$47	\$47	\$42	21%
Polk	\$31	\$30	\$36	\$31	\$36	\$42	\$45	\$41	\$45	\$44	41%
Pulaski	\$51	\$43	\$46	\$49	\$49	\$52	\$48	\$47	\$47	\$47	-7%
Putnam	\$49	\$51	\$39	\$32	\$36	\$47	\$44	\$40	\$39	\$40	-18%
Ralls	\$36	\$34	\$35	\$36	\$45	\$43	\$44	\$42	\$41	\$45	24%
Randolph	\$35	\$32	\$33	\$34	\$37	\$42	\$41	\$39	\$40	\$39	14%
Ray	\$39	\$32	\$37	\$37	\$46	\$39	\$44	\$42	\$45	\$43	10%
Reynolds	\$66	\$47	\$59	\$59	\$61	\$71	\$80	\$87	\$81	\$80	22%
Ripley	\$88	\$73	\$97	\$98	\$106	\$120	\$130	\$133	\$129	\$123	39%
St. Charles	\$51	\$51	\$52	\$54	\$60	\$67	\$65	\$69	\$68	\$76	51%
St. Clair	\$37	\$37	\$45	\$51	\$47	\$54	\$52	\$51	\$49	\$54	43%
Ste. Genevieve	\$68	\$65	\$75	\$74	\$79	\$89	\$91	\$94	\$99	\$98	44%
St. Francois	\$57	\$52	\$55	\$57	\$61	\$70	\$72	\$76	\$74	\$68	20%
St. Louis	\$57	\$57	\$58	\$59	\$64	\$76	\$77	\$80	\$82	\$84	47%

County	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	% Change, 2013-2022
Saline	\$30	\$30	\$34	\$34	\$36	\$42	\$41	\$43	\$45	\$42	39%
Schuyler	\$60	\$53	\$54	\$40	\$41	\$39	\$38	\$40		\$36	-40%
Scotland	\$44	\$36	\$38	\$32	\$32	\$37	\$38	\$38	\$38	\$57	29%
Scott	\$266	\$271	\$289	\$298	\$340	\$351	\$346	\$342	\$328	\$320	21%
Shannon	\$56	\$45	\$64	\$64	\$68	\$70	\$68	\$74	\$75	\$79	41%
Shelby	\$34	\$32	\$36	\$36	\$36	\$41	\$43	\$39	\$45	\$36	7%
Stoddard	\$158	\$142	\$173	\$170	\$187	\$205	\$210	\$209	\$206	\$226	43%
Stone	\$33	\$34	\$37	\$37	\$39	\$43	\$41	\$39	\$47	\$42	29%
Sullivan	\$33	\$31	\$35	\$40	\$39	\$37	\$44	\$35	\$55	\$204	523%
Taney	\$34	\$33	\$36	\$35	\$39	\$41	\$43	\$43	\$46	\$43	27%
Texas	\$46	\$33	\$40	\$40	\$41	\$47	\$47	\$46	\$49	\$50	8%
Vernon	\$32	\$31	\$34	\$33	\$34	\$41	\$42	\$41	\$45	\$41	29%
Warren	\$42	\$42	\$42	\$45	\$49	\$51	\$52	\$57	\$64	\$64	52%
Washington	\$46	\$46	\$47	\$47	\$50	\$57	\$52	\$51	\$53	\$52	13%
Wayne	\$76	\$64	\$71	\$73	\$82	\$93	\$92	\$93	\$102	\$101	32%
Webster	\$38	\$36	\$41	\$40	\$41	\$45	\$44	\$59	\$47	\$48	28%
Worth	\$26	\$31	\$36	\$30	\$30	\$46	\$40				
Wright	\$35	\$33	\$40	\$41	\$43	\$42	\$40	\$39	\$38	\$47	34%
St. Louis City	\$76	\$73	\$73	\$75	\$82	\$92	\$95	\$101	\$111	\$118	54%
Missouri Total	\$60	\$58	\$63	\$63	\$69	\$78	\$80	\$83	\$87	\$90	49%

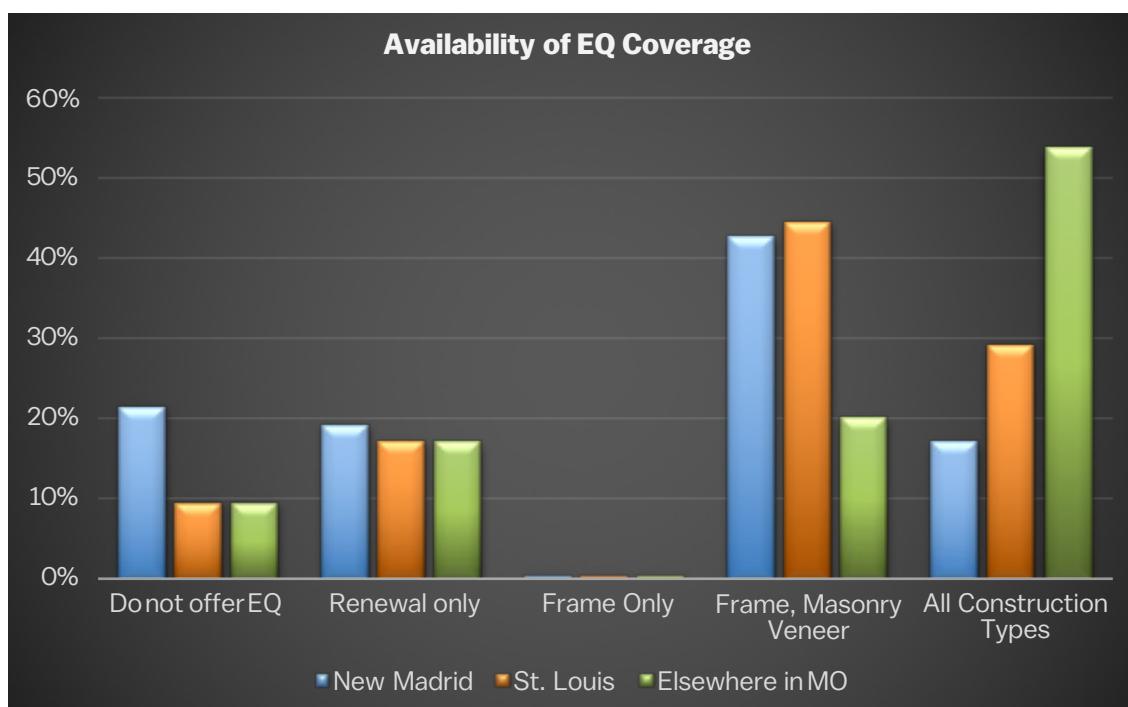
DATA FROM THE DCI ANNUAL INSURER SURVEY

Underwriting

Insurers often make decisions about who they are willing to insure for earthquake based on the construction type of a home. The DCI surveyed homeowners insurers regarding their underwriting practices across five areas of the state. The tables below report the homeowners market share of insurers responses for each category or construction type.

For example, insurers comprising 21.3% of the homeowners market do not make any earthquake coverage available in the New Madrid area, and only 16.9% issue such coverage to all construction types (frame, masonry veneer, and solid masonry). Other characteristics of homes commonly used in underwriting include the location of the home (on a hill side, for example), and the number of stories a home has.

Percent of the Homeowners Market Willing to Insure Different Construction Types, 2022			
Dwelling Type	New Madrid	St. Louis	Remainder of Missouri
No EQ coverage available	21.3%	9.3%	9.3%
Renewals Only	19.0%	17.0%	16.8%
Frame Only	0.3%	0.3%	0.3%
Frame & Masonry Veneer	42.5%	44.3%	19.9%
All Construction Types	16.9%	29.1%	53.6%

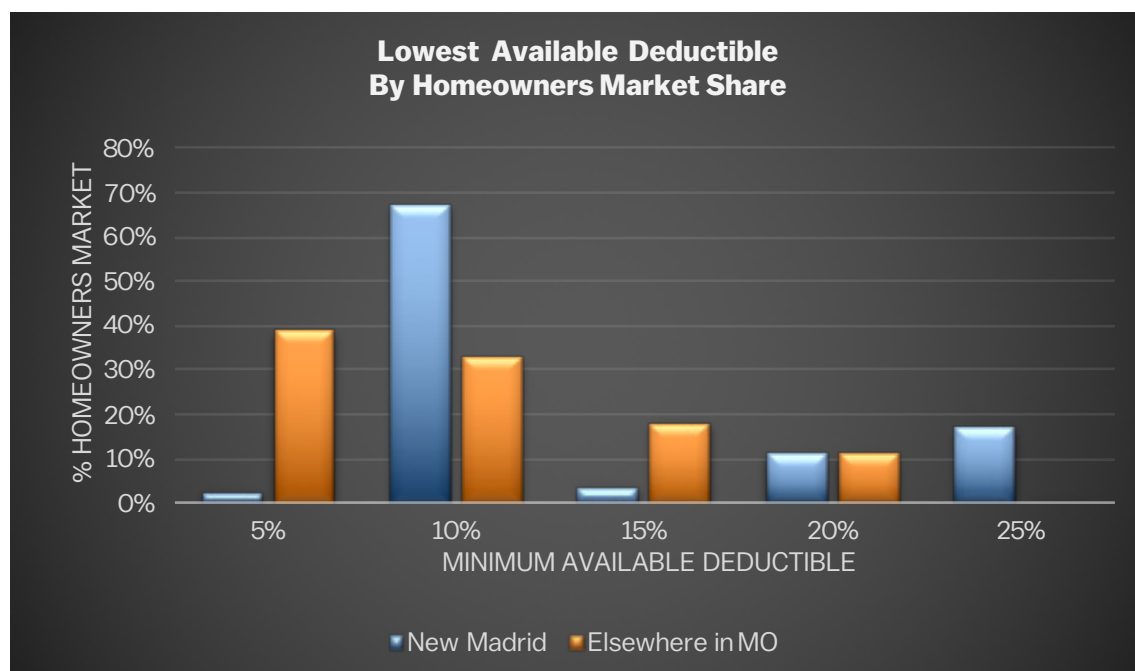


Deductibles

All insurers require insureds to retain a deductible, or the amount of property damage the insured must pay before insurance coverage is available. Most commonly, earthquake policies specify a deductible as a percentage of the value of the insured property. For example, if an insured purchases a policy on a \$200,000 home with a 10 percent deductible, the insurance policy would not cover the first \$20,000 of damage to the insured property.

The table below specifies the minimum available deductible in New Madrid compared to the remainder of the state. The values in the cell are the market share of the earthquake market of insurers offering each minimum deductible level. For example, insurers with 27.8% of the earthquake market in New Madrid require a deductible 20 percent or higher, with the highest of 25%. Only 2.0 percent of the market in the region offer policies with a deductible as low as 5 percent.

Percent of the Earthquake Market by Minimum Available Deductible, 2022		
Min. Available Deductible	New Madrid	Elsewhere in MO
5%	2.0%	38.5%
10%	66.9%	32.6%
15%	3.3%	17.8%
20%	11.0%	11.0%
25%	16.8%	0.0%
Fixed \$ Amt	<1%	<1%





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Missouri Department of Commerce & Insurance